

STATE MS.-DE SOTO CO. *ADM*  
FILEDAPR 16 10 29 AM '01 *ADM*BK 1313 PG 0670  
W.I. [unclear] [unclear]

Record and Return to  
 Cendant Mortgage Corporation  
 3000 Leadenhall Road  
 P.O. Box 5449  
 Mt. Laurel, NJ 08054

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Registration #: 0010327021

**FIXED RATE LOAN MODIFICATION AGREEMENT**

This Fixed Rate Loan Modification Agreement ("Agreement"), made this 02 day of MARCH, 2001, between PAUL D WILLIAMS, SUSAN C WILLIAMS ("Borrower"), whose address is 3323 PLEASANT HILL RD OLIVE BRANCH, MS 38654 and CENDANT MORTGAGE CORPORATION ("Lender"), whose address is 3000 LEADENHALL RD MT. LAUREL, NJ 08054 amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated 6/26/00 and recorded on 7-5-00 Book: 1225, pg: 0671 in \_\_\_\_\_ of the \_\_\_\_\_ (Name of Records)

Records of DE SOTO MS (County and State, or other Jurisdiction), and (2) the Note, Adjustable Rate Rider, and "Rider to Note for Construction Phase" bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 3323 PLEASANT HILL RD OLIVE BRANCH, MS 38654 (Property Address) the real property described being set forth as follow:

**SEE LEGAL ATTACHED**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

The first paragraph of the "Security Instrument" (Mortgage, Deed of Trust or Deed to Secure Debt) is amended and supplemented as follows:

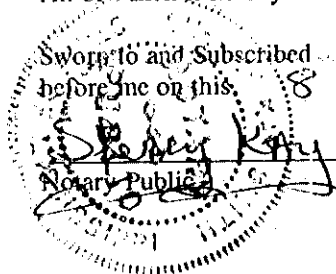
Borrower owes Lender the principal sum of ONE HUNDRED NINETY NINE THOUSAND AND 00/100 (U.S. \$199,000.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MARCH 01ST 2031.

(page 2 of 3)

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF MS :  
 : ss.  
 COUNTY OF DE SOTO :

BE IT REMEMBERED, That on this 8 day of March in the year 2001 before me, the subscriber, a Notary Public of Mississippi personally appeared PAUL D WILLIAMS, SUSAN C WILLIAMS who I am satisfied is/are the person(s) who signed the within instrument, and I acknowledge that he/she/they signed, sealed and delivered the same as his/her/their voluntary act and deed. All of which is hereby certified.

Sworn to and Subscribed  
 before me on this 8 day of March, 2001  
 Shelby Kay Smith  
 Notary Public  
 MY COMMISSION EXPIRES 2-17-2002

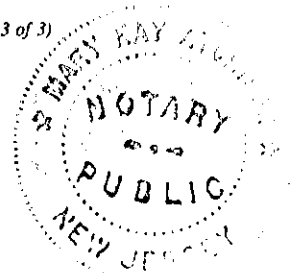
CORPORATE ACKNOWLEDGEMENT

STATE OF NEW JERSEY, COUNTY OF BURLINGTON

ON March 12, 2001, before me, the undersigned, a Notary Public in and for said state and county, personally appeared Terri K. Merlino and Amy Hepscher personally known to me or proved to me on the basis of satisfactory evidence to the Vice President and Assistant Secretary of the CORPORATION that executed the within instrument, on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the state and county last aforesaid.

Mary Kay Atchison  
 Notary Public

Mary Kay Atchison  
 Notary Public of New Jersey  
 My Commission Expires October 7, 2003



of the Southwest Quarter,  
Two and four tenths (2.4) acres, more or less, situated in Section 13, Township 2 South, Range 7 West, Desoto  
County, Mississippi and being particularly described as follows to wit:

Beginning at a point in the center of Pleasant Hill Road at the intersection of the south line of the northeast  
quarter of the southwest quarter of said section 13, Township 2 South, Range 7 West, Desoto County,  
Mississippi with the center of the said Pleasant Hill Road. Thence from said point of beginning run north 15  
degrees, 11' east 312 feet said point being the southeast corner of said parcel of land thence from point run in  
center of Pleasant Hill Road 230 feet north 15 degrees, 11' east to a point in said road being the northeast corner  
of lot, thence 509.37 feet north 70 degrees, 48" west to a point in the K. Sellars land east fence line. Said land  
being the same said land conveyed by deed book 251, page 169. Thence along said fence 230 feet, south 14  
degrees, 08' west to a point. Said point being the southwest corner of lot. Thence 509.37 feet, more or less,  
south 70 degrees, 48" east to the point of beginning, being 2.4 acres, more or less.

0010327021  
Williams